

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF GEORGIA
AUGUSTA DIVISION**

In re:

Regina N Ruffin

Debtor(s)

Case No. 17-10157

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Huon Le, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/02/2017.
- 2) The plan was confirmed on 04/24/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/04/2022.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,189.65.
- 10) Amount of unsecured claims discharged without payment: \$40,396.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,988.67
Less amount refunded to debtor	\$38.27

NET RECEIPTS:	\$21,950.40
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,894.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,894.72
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
#Anesthesia Consultants of Aug LLC	Unsecured	6,417.50	NA	NA	0.00	0.00
#Blue Cross Blue Shield	Unsecured	697.32	NA	NA	0.00	0.00
#Brown Radiology	Unsecured	118.95	NA	NA	0.00	0.00
#Center For Primary Care PC	Unsecured	1,282.44	NA	NA	0.00	0.00
#Champion Orthopedics	Unsecured	600.76	NA	NA	0.00	0.00
#Doctors Hospital of Augusta	Unsecured	609.00	NA	NA	0.00	0.00
#NPAS Solutions LLC	Unsecured	24.00	NA	NA	0.00	0.00
#NPAS Solutions LLC	Unsecured	183.00	NA	NA	0.00	0.00
#Resolve	Unsecured	475.40	NA	NA	0.00	0.00
#SRP Federal Credit Union	Secured	6,000.00	NA	NA	0.00	0.00
#United Healthcare	Unsecured	616.10	NA	NA	0.00	0.00
#United Healthcare	Unsecured	361.31	NA	NA	0.00	0.00
#University Hospital	Unsecured	1,699.00	NA	NA	0.00	0.00
#University Hospital	Unsecured	885.00	NA	NA	0.00	0.00
#Vascular Radiology Assoc	Unsecured	430.00	NA	NA	0.00	0.00
American Infosource LP	Unsecured	NA	279.49	279.49	0.00	0.00
Center for Primary Care	Unsecured	1,191.00	1,166.33	1,166.33	0.00	0.00
GA Department Of Revenue	Priority	2,152.64	1,057.31	1,057.31	1,057.31	0.00
GA Department Of Revenue	Unsecured	NA	327.20	327.20	0.00	0.00
Internal Revenue Service	Unsecured	NA	239.63	239.63	0.00	0.00
Internal Revenue Service	Priority	2,059.66	4,361.54	4,361.54	4,361.54	0.00
MidFirst Bank	Secured	11,000.00	NA	11,636.83	11,636.83	0.00
MidFirst Bank	Secured	153,767.10	152,689.62	NA	0.00	0.00
Midland Funding LLC	Unsecured	1,640.26	1,845.66	1,845.66	0.00	0.00
Midland Funding LLC	Unsecured	426.80	426.80	426.80	0.00	0.00
Midland Funding LLC	Unsecured	1,091.15	1,091.15	1,091.15	0.00	0.00
Terry Nelson	Unsecured	3,094.00	3,094.00	3,094.00	0.00	0.00
U S A A Federal Savings Bank	Unsecured	NA	12,812.67	12,812.67	0.00	0.00
Wells Fargo Bank	Unsecured	4,713.82	4,713.82	4,713.82	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$11,636.83	\$11,636.83	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,636.83	\$11,636.83	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,418.85	\$5,418.85	\$0.00
TOTAL PRIORITY:	\$5,418.85	\$5,418.85	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,996.75	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,894.72</u>	
Disbursements to Creditors	<u>\$17,055.68</u>	
TOTAL DISBURSEMENTS :		<u>\$21,950.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/12/2022

By: /s/ Huon Le

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.